



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 10/626,202

Applicant : Kian Khalooghli

Filed : July 22, 2003

TC/A.U. : 3624

Examiner : James M. Alpert

Docket No. : 158511-0003

Title : SYSTEM AND METHOD FOR PROVIDING ACCESS TO  
DEBT PAYMENT INFORMATION

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE TO OFFICE ACTION**

Sir:

In response to the outstanding Office Action, mailed February 25, 2005, please amend the above-identified Application as follows:

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**